

Mutual Health Organizations in Cameroon

The availability of health services is limited in many parts of West Africa. Where they do exist, a large part of the population is not able to access them as the result of introduction of user fees and other cost recovery systems by governments as a way of supplementing public financing of health services. While some individual may be covered by formal private health insurance and other workplace health insurance schemes, the majority of the population that lives in the rural areas or work in the informal sector is left with few or no options when it comes to paying for health services.

Mutual health organizations (MHOs), also called community-based health financing schemes, provide a viable option for those in need of financial assistance for health care. These are non-for-profit, voluntary schemes whereby individuals or households pay contributions to finance all or part of their basic health care services when they become ill. The members of these health care organizations help manage the plans and determine which health services will be covered, and then negotiate the care package with public or private health providers. Without these options, countless families and individuals cannot get the help they need, and may face untimely death and immeasurable suffering.

The AWARE-RH project, funded by USAID/WARP, is supporting the development and promotion of MHOs in the West Africa region. In November 2004, AWARE-RH in collaboration with the Concertation (a regional network of MHOs) conducted a forum in Bamako, Mali where it presented best and promising MHO practices to 389 participants from 25 countries in West and Central Africa. Following this forum, the



Photo: C. Saenger/EngenderHealth

non-governmental organization Service of Support to Local Initiatives of Development (SAILD) from Cameroon expressed a keen interest in integrating a health financing component into their already existing community saving schemes.

SAILD is a well-reputed organization that works to support 47 micro-finance (credit and savings) organizations in Cameroon. Since these credit and savings associations are often owned and managed by community members, the community feels a sense of ownership and trust in these organizations. These savings schemes are thus organized on the same principles and institutional understanding as MHOs. Linking MHOs to these well-established savings associations can increase enrolment and the likelihood that community members will trust the MHOs and join them.

Why tie savings associations to health financing?

Integrating health financing into well-established micro-finance organizations is a unique way to bring health care financing to many communities. By coupling these two schemes, members can derive mutual benefits for both schemes:

1. Money contributed to the MHO can be invested in the credit-saving schemes, thereby strengthening the resource mobilization function of and increasing the capacity for giving out loans, thus generating financial gains for both the savings scheme and the health financing scheme
2. Given that they will be managed together, the MHO can benefit from the knowledge and experience of the savings association
3. Insurance premiums can be deducted directly from member's savings account, thereby increasing efficiency in the collection of insurance premiums. Members may even take a loan from the savings association to pay their insurance premiums in full for a whole year which is cheaper than paying in monthly installments.
4. Providing health insurance coverage for members of the credit-saving schemes will minimize risks of defaulting on loans as a result of unpredictable health care expenditures

In March 2005, AWARE-RH supported SAILD to conduct social, economic, technical, and institutional feasibility studies in three selected districts in the Western Province of Cameroon - Bangoua, Bameka and Galim. Information collected on a number of factors crucial to the success of the mutual health organizations including data on the social organization in targeted districts, the sources of income and their distribution, information on health care centers, estimated costs of the health service package, the value of the premium and the membership fee, and the relationship between the micro-finance organizations and the MHOs. The feasibility study concluded that establishing MHOs in the three chosen districts was a financially viable initiative.

Awareness campaigns were then organized to sensitize the communities to the importance of investing in their health, and to make them aware that the mutual health organization collectively belongs to them, and so its success depends on their membership. The Bangoua, Bameka and Galim MHOs were officially launched on Aug. 25-27, 2005 in the presence of the sub-prefects, the regional delegate of the Ministry of Health, AWARE-RH representatives, village chiefs, mayors of local councils, SAILD representatives, and micro-finance organization's managers. During the launching ceremony in Bangwa, the president of the management committee lamented the death of a young girl whose family could not afford to take her for treatment of her diarrhoea, and she dies as a result. "If the family had been members of our health financing scheme, the scheme would have taken care of the costs for hospitalization of this child and maybe she would still be alive today." According to a journalist writing for the SAILD publication *La Voix du Paysan*, "It is time that those who relied solely on traditional healers, many of whom are charlatans, come back to reason. Community health financing schemes have opened the way."

Since the launching of these schemes in August 2005, 3,283 individuals have joined the MHOs in these three districts of Cameroon. Members pay a premium ranging from 360 FCFA (0.66 USD) to 480 FCFA (0.88 USD) per person per month, and these cover 70% to 100% of the cost of certain services, including medical consultations, surgeries, delivery and ante and postnatal care.

SAILD and AWARE-RH have recently conducted training sessions for the newly elected MHO managers. This training was intended to help the managers better manage the MHOs and negotiate health services packages with health providers. AWARE-RH and SAILD will continue to monitor and provide technical assistance to these newly created MHOs. Through this collaboration AWARE-RH will also be strengthening the capacity of SAILD to link micro-finance and MHO schemes.